

Form plncf13 - ntccnfpln13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 21-14801-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Margaret M Caivano  
68 Bonnie Dr.  
Manalapan, NJ 07726

Social Security No.:

xxx-xx-6543

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on September 30, 2022.

Dated: September 30, 2022  
JAN: wiq

Jeanne Naughton  
Clerk

In re:  
Margaret M Caivano  
Debtor

Case No. 21-14801-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Sep 30, 2022

User: admin  
Form ID: plncf13

Page 1 of 2  
Total Noticed: 15

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2022:**

Recip ID	Recipient Name and Address
db	+ Margaret M Caivano, 68 Bonnie Dr., Manalapan, NJ 07726-1857

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 30 2022 21:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 30 2022 21:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519234799	Email/Text: creditcardbkcorrespondence@bofa.com	Sep 30 2022 21:38:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
519242405	+ Email/Text: mortgagebkcorrespondence@bofa.com	Sep 30 2022 21:38:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519234802	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 30 2022 21:33:20	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519248090	+ Email/PDF: ebn_ais@aisinfo.com	Sep 30 2022 21:59:05	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519234804	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 30 2022 21:32:45	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519286063	Email/Text: cashiering-administrationservices@flagstar.com	Sep 30 2022 21:39:00	Flagstar Bank FSB, 5151 Corporate Drive, Troy, MI 48098
519234805	+ Email/Text: cashiering-administrationservices@flagstar.com	Sep 30 2022 21:39:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
519267757	Email/PDF: resurgentbknotifications@resurgent.com	Sep 30 2022 21:46:50	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519274994	+ Email/PDF: gecsed@recoverycorp.com	Sep 30 2022 21:33:20	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519235744	+ Email/PDF: gecsed@recoverycorp.com	Sep 30 2022 21:32:44	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519234806	+ Email/PDF: gecsed@recoverycorp.com	Sep 30 2022 21:33:21	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519279626	+ Email/PDF: ebn_ais@aisinfo.com	Sep 30 2022 21:59:05	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 14

District/off: 0312-3

User: admin

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Date Rcvd: Sep 30, 2022

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519234800	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
519234801	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
519234803	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor Matrix Financial Services Corp. bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Matrix Financial Services Corp. dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Robert C. Nisenson	on behalf of Debtor Margaret M Caivano r.nisenson@rcn-law.com doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
U.S. Trustee	USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 6